

Information to identify the case:

Debtor 1	Robert C Shannon	Social Security number or ITIN	xxx-xx-7156
	First Name Middle Name Last Name	EIN	--
Debtor 2	Nancy L Shannon	Social Security number or ITIN	xxx-xx-9895
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-29876-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert C Shannon
dba RC Shannon Detective Agency

Nancy L Shannon
dba Sams Signature Gems

2/1/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert C Shannon
 Nancy L Shannon
 Debtors

Case No. 18-29876-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db/jdb
 cr +Robert C Shannon, Nancy L Shannon, 25 McQuisten Court, Sewell, NJ 08080-4245
 cr ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M&T Bank, 475 Crosspoint Pkwy., Getzville, NY 14068)
 cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
 517797794 Emerg. Phy of South Jersey, Akron Billing Center, 3585 Ridge Park DR.,
 Akron, OH 44333-8203
 517797795 +Eye Physicians, 1140 White Horse Road, Ste 1, Voorhees, NJ 08043-2106
 517797796 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 517797797 +Inova Federal Cu, 358 S Elkhart Ave, Elkhart, IN 46516-3545
 517797798 +Jefferson Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
 517797799 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
 517797800 +Lourdes Cardiology, PO Box 824699, Philadelphia, PA 19182-4699
 517797801 +Midlantic Anesthesia Associates, 1040 Kings Highway N, Cherry Hill, NJ 08034-1908
 517891479 +U.S. Bank National Association, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 517797808 +Zoll, 121 Gamma Drive, Pittsburg, PA 15238-2919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Feb 02 2019 06:28:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517797790 +EDI: CITICORP.COM Feb 02 2019 06:28:00 Citibank/The Home Depot, Po Box 6497,
 Sioux Falls, SD 57117-6497
 517797791 +EDI: WFNNB.COM Feb 02 2019 06:28:00 Comenity Capital Bank/HSN, Po Box 182120,
 Columbus, OH 43218-2120
 517797792 +EDI: WFNNB.COM Feb 02 2019 06:28:00 Comenitycapital/boscov, Po Box 182120,
 Columbus, OH 43218-2120
 517797793 +EDI: RCSFNBMARIN.COM Feb 02 2019 06:28:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 517797789 E-mail/Text: camanagement@mtb.com Feb 02 2019 02:05:14 M & T Credit Services,
 1 Fountain Plaza Fl 4, Buffalo, NY 14203
 517797802 +E-mail/Text: jennifer.chacon@spsservicing.com Feb 02 2019 02:07:28
 Select Portfolio Servicing, Inc., Po Box 65250, Salt Lake City, UT 84165-0250
 517797803 +E-mail/Text: rharris@southjerseyfcu.com Feb 02 2019 02:05:39 South Jersey FCU,
 1615 Huffville Rd, Deptford, NJ 08096-6406
 517797804 +E-mail/Text: rharris@southjerseyfcu.com Feb 02 2019 02:05:39
 South Jersey Federal Credit Union, 1615 Huffville Road, Deptford, NJ 08096-6406
 517800391 +EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517797805 +EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank/Lowes, Po Box 965005,
 Orlando, FL 32896-5005
 517797806 +EDI: WTRRN BANK.COM Feb 02 2019 06:28:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 517797807 EDI: USAA.COM Feb 02 2019 06:28:00 Usaa Federal Savings Bank, Po Box 47504,
 San Antonio, TX 78265

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Feb 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as indenture
trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Ned Mazer on behalf of Joint Debtor Nancy L Shannon nmazer9393@comcast.net
Ned Mazer on behalf of Debtor Robert C Shannon nmazer9393@comcast.net
Robert J. Malloy on behalf of Creditor SJFCU ecfrjmalloylaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7